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52 Broad Street, Boston, MA 02130
617.951.1433
bsa@architects.org
www.architectureboston.com

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"Where Will the Children Play?"
By Thomas M. Keane Jr.
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Where Will the Children Play?

The under-18s and over-55s are changing
the face of Boston By Thomas M. Keane Jr.

The streets in Marlborough's Villages at Crane Meadow bear comforting names like Heatherwood and Whispering Brook. The setting is wooded. Neat, nearly identical faux-colonial houses give the illusion of single-family homes, although they are in fact connected together in clusters of five, each painted in muted, calming colors.

The stillness — despite nearby construction crews, who are busily building even more of the Villages — is striking, and in the silence one becomes aware of absences. No bicycles on lawns. No basketball hoops in driveways. Most notably, no children.

Children aren't allowed to live at the Villages. Nor are they allowed at Spring Meadows in Hanover, or in Quincy at the Highlands at Faxon Park, or in Dedham's Westbrook Crossing. Each of these developments is part of a new phenomenon in Massachusetts: age-restricted housing. Six years into the new millennium, they are the hottest development concept in the state.

Blame it on the boomers. Born between 1946 and 1964, and 78 million strong, the oldest of them is now 60, meaning the pot-smoking, mini-skirt-wearing, rules-breaking rebels of the generation that hoped it would die before it got old are getting

ready to retire. And this generation is unlike any that came before it. The boomers are richer, they're living longer and, unlike their predecessors, they have no intention of fading away, gold watches in hand. They want to be energetic, engaged, and active (the term of art, in fact, is "active adults" — don't dare call them "seniors" or "retirees"). As they did in their youth, they intend to do things differently, to create a new world.

A world, apparently, that does not include children. The boomers aren't solely at fault. There are enablers here, namely the towns in which the developments are being built. As it turns out, even people with kids don't particularly like other people's kids. When developers go before town planning boards, seeking approvals for multi-unit housing, the ever-present concern expressed is the burden of new families. Kids make trouble, strain school budgets, and push property taxes up.

Age-restricted housing — typically, one resident must be 55 or over and none can be under 19 — poses none of those problems. The new residents, planners figure, will be just a bunch of nice, law-abiding old folks, cheerfully paying their taxes and asking little in return.

Before 2000, age-restricted developments in Massachusetts were rare. Now, according to a comprehensive report prepared in June 2005 by CHAPA (the Citizens Housing and Planning Association), age-restricted housing has surged while new family-friendly developments are almost non-existent. There are already at least 150 age-restricted projects in 93 towns, mostly in the eastern half of the state, with another 172 in planning.

It's easy to work oneself into a lather about all of this. Age-restricted housing seems misanthropic — or more precisely, misopedic. The developments appear to smack of the same outrageous bigotry that in years past excluded homebuyers on the basis of race or ethnicity. And the hostility of towns to kids makes one wonder, à la Cat Stevens, where, eventually, will the children play?

And then of course there's the insipid design of the developments themselves.

But wait. It's really not that bad. Yes, the design grates. Much of suburban residential architecture does. It's an issue, but upon reflection, one has seen worse.

More importantly, these new developments are not, in fact, gated communities. The development in Marlborough, for example, sits directly across the street from a nice neighborhood of large homes filled with families with kids. The same is true of

Spring Meadows in Hanover, which is surrounded by middle-class housing. And Faxon Woods in Quincy, perched on a bluff overlooking the harbor, is part of a series of developments that includes everything from a nursing home to rentals catering to all.

In other words, it's not at all clear that the inhabitants are cloistering themselves away. True, kids aren't next door. But they are certainly close by.

Moreover, the occupants of the new age-restricted developments don't come from out of state. In most cases, they are empty-nesters who sell their homes and downsize to an easier, more maintenance-free lifestyle. And what happens to the homes that they sell? Families — with kids — move in. As Bonnie Heudorfer, author of the CHAPA study, notes, that phenomenon may explain an apparent paradox: communities that are encouraging age-restricted housing are frequently seeing their school-age populations rise. Ironically, permitting age-restrictions as a means of keeping kids out may simply encourage what is called “generational turnover” of the rest of the housing stock. Or, as David Luberoff, executive director of the Rappaport Institute for Greater Boston, observes, “housing is housing — anything that adds to supply is good.”

Still, the notion of living in a development that prohibits children is kind of creepy. One wonders about the mores of a generation that once preached openness and tolerance. Do the boomers really all buy into this?

Where People Live

The Young

10 communities with highest share of people under 18

Community	Total population	< 18	%
Medfield, Norfolk	12,273	4,122	33.6%
Hopkinton, Middlesex	13,346	4,417	33.1%
Groton, Middlesex	9,547	3,117	32.6%
Sudbury, Middlesex	16,841	5,476	32.5%
Boxford, Essex	7,921	2,551	32.2%
Southborough, Worcester	8,781	2,818	32.1%
Lawrence, Essex	72,043	23,019	32.0%
Sherborn, Middlesex	4,200	1,339	31.9%
Medway, Norfolk	12,448	3,965	31.9%
Westford, Middlesex	20,754	6,601	31.8%

10 communities with lowest share of people under 18

Community	Total population	< 18	%
Provincetown, Barnstable	3,431	273	8.0%
Amherst, Hampshire	34,874	4,476	12.8%
Chatham, Barnstable	6,625	879	13.3%
Cambridge, Middlesex	101,355	13,447	13.3%
Orleans, Barnstable	6,341	873	13.8%
Watertown, Middlesex	32,986	4,659	14.1%
Somerville, Middlesex	77,478	11,495	14.8%
Stockbridge, Berkshire	2,276	347	15.2%
Williamstown, Berkshire	8,424	1,293	15.3%
Waltham, Middlesex	59,226	9,173	15.5%

The Old

10 communities with highest share of people over 65

Community	Total population	> 65	%
Orleans, Barnstable	6,341	2,284	36.0%
Chatham, Barnstable	6,625	2,273	34.3%
Yarmouth, Barnstable	24,807	7,469	30.1%
Harwich, Barnstable	12,386	3,666	29.6%
Dennis, Barnstable	15,973	4,542	28.4%
Brewster, Barnstable	10,094	2,647	26.2%
Eastham, Barnstable	5,453	1,419	26.0%
Lenox, Berkshire	5,077	1,237	24.4%
Stockbridge, Berkshire	2,276	512	22.5%
Falmouth, Barnstable	32,660	7,338	22.5%

10 communities with lowest share of people over 65

Community	Total population	> 65	%
Amherst, Hampshire	34,874	2,314	6.6%
Tyngsborough, Middlesex	11,081	732	6.6%
Plympton, Plymouth	2,637	173	6.6%
Berkley, Bristol	5,749	373	6.5%
Mansfield, Bristol	22,414	1,426	6.4%
Bolton, Worcester	4,148	258	6.2%
Shutesbury, Franklin	1,810	104	5.7%
Norfolk, Norfolk	10,460	577	5.5%
Boxborough, Middlesex	4,868	230	4.7%
Wendell, Franklin	986	45	4.6%

The notion of living in a development that prohibits children is kind of creepy. One wonders about the mores of a generation that once preached openness and tolerance.

Heudorfer's sense is that many — perhaps one-third — do. Yet that means two-thirds resist, which in turn suggests that while age-restricted purchases may appeal to some as a matter of lifestyle, as a matter of good financial planning, they could be a mistake.

The problem with restricting the use of real estate is that, when it comes time to sell, the pool of potential buyers is limited. That's true even when the restrictions — such as those that prohibit pets — are relatively minor. It's vastly more significant when children or those under 55 are shut out. In fact, Heudorfer notes, there already are hints of problems; some of the newer developments have run into difficulties filling up.

Contrast the age-restricted developments in the suburbs to what's happening in cities. Massachusetts law limits age-restricted developments to parcels of five acres or more, making them difficult to build in urban areas. Boston, for instance, has none. Yet the city has seen a surge in new construction over the last few years, especially in areas such as South Boston, the South End, the Waterfront, and the Theater District. A record-breaking 14,000 units are now either in planning or about to break ground.

For the most part, these units are condos, many of them full-service and designed — like the age-restricted developments in the suburbs — to appeal to those without children. That includes singles and young marrieds, of course, but the focus is on empty-nesters. "They want to enjoy themselves," says developer Tony Pangaro, whose firm, MDA Associates, built the Ritz Carlton Towers as well as One Charles. While he stresses that all types of buyers are welcomed, retirees dominate his market. After selling their homes in the suburbs, many are moving into town. Boston may have no *de jure* restrictions on age, but on a *de facto* basis, much of downtown is starting to resemble a retirement community. Some, observing this trend across the country, have started to call this phenomenon NORCs — naturally occurring retirement communities. So how does this all play out? Some speculation:

First, don't bet on the long-term viability of age-restricted housing. If two-thirds of boomers don't want them, then town planning boards will have to make concessions — or risk losing their aging residents altogether. And even those who don't mind the restrictions may be put off by the financial risks. On the other hand, do bet on new housing that appeals to the aging boomers — their numbers are too big to ignore.

Second, the rise of "active adult" housing in Massachusetts, whether age-restricted or not, suggests this new generation of retirees will be sticking around rather than moving to the likes of Florida or Arizona. Suburban communities, which traditionally have had little housing stock appropriate for retirees, could end up with far greater diversity — at least as measured by age — than ever before.

Third, although it is the suburbs that appear to be anti-family, it is in fact cities like Boston that are increasingly losing kids, especially those who are middle class. The reasons for that are many, but are exacerbated by the inward migration of empty-nesters, who are willing to pay more for less space than are growing families. Indeed, the resistance of town planning boards to family-oriented housing notwithstanding, it is in the suburbs, and not cities, where you'll find children — a truth that is becoming increasingly apparent not only in Boston but also in other cities around the country.

And finally: Prepare to be surprised. The boomers have a reputation as a volatile bunch. Their mass retirement marks the beginning of something entirely new and will affect the character and dynamics of our cities and towns in ways that are largely unpredictable. The times were a-changing back then. They still are. ■

Thomas M. Keane Jr. is a partner in a private equity fund and a former Boston city councilor. E-mail him at: tomkeane@tomkeane.com.

The Workers

10 communities with highest share of people between 18 and 65

Community	Total population	18 to 65	%
Amherst, Hampshire	34,874	28,084	80.5%
Cambridge, Middlesex	101,355	78,626	77.6%
Somerville, Middlesex	77,478	57,884	74.7%
Provincetown, Barnstable	3,431	2,548	74.3%
Sunderland, Franklin	3,777	2,773	73.4%
Waltham, Middlesex	59,226	42,278	71.4%
Brookline, Norfolk	57,107	40,496	70.9%
Nantucket, Nantucket	9,520	6,692	70.3%
Boston, Suffolk	589,141	411,246	69.8%
Wendell, Franklin	986	688	69.8%

10 communities with lowest share of people between 18 and 65

Community	Total population	18 to 65	%
Holyoke, Hampden	39,838	21,897	55.0%
Lenox, Berkshire	5,077	2,782	54.8%
Dennis, Barnstable	15,973	8,734	54.7%
Lexington, Middlesex	30,355	16,585	54.6%
Westwood, Norfolk	14,117	7,489	53.0%
Brewster, Barnstable	10,094	5,341	52.9%
Yarmouth, Barnstable	24,807	13,068	52.7%
Chatham, Barnstable	6,625	3,473	52.4%
Harwich, Barnstable	12,386	6,457	52.1%
Orleans, Barnstable	6,341	3,184	50.2%